

m ***Optional Life and Accidental Death and
Dismemberment Plan*****SCOPE**

An employee may elect Optional Life and Accidental Death and Dismemberment (AD&D) insurance if he/she is a permanent full-time or permanent part-time employee. The Employee Benefits Division of the Department of Personnel oversees the insurance plans for employees.

OPTIONAL LIFE

The Optional Life Plan provides employees with additional life insurance coverage beyond the Basic Life Plan (for Optional Accidental Death and Dismemberment insurance, see the next heading). When enrolling in the Optional Life Plan, an employee may choose a level of coverage from one to five times his/her annual salary (rounded to the next highest \$1,000) up to a maximum of \$500,000.

For example, if an employee's annual salary is \$17,275 and he/she selects Optional Life coverage of two times his/her annual salary, he/she will receive additional life insurance coverage in the amount of \$35,000 ($\$17,275 \times 2 = \$34,550$).

OPTIONAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

The Optional Accidental Death and Dismemberment Plan provides the employee with AD&D coverage beyond what the Basic Plan covers. An employee must elect the Optional Life Plan to participate in the Optional AD&D Plan. AD&D insurance provides benefits in the case of death or loss of limbs or sight caused directly by an accident. An employee may choose a level of coverage from one to five times his/her annual salary (rounded to the next highest \$1,000) up to a maximum of \$500,000 (this is a combined maximum with Optional Life).

ENROLLING IN OPTIONAL LIFE OR OPTIONAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**New Employees**

If a new employee enrolls within 60 days of his/her employment date or within 60 days of the Basic Life eligibility, the employee can enroll for one to five times his/her annual salary, up to \$500,000, without providing proof of good health (evidence of insurability).

Open Enrollment

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New Enrollee – Each year during Open Enrollment, an employee can enroll for one to five times his/her annual salary, up to \$500,000, upon completion and approval of a "Proof of Good Health Form" (evidence of insurability).

Current Enrollee – During Open Enrollment, an employee can enroll in one additional level (times his/her salary), up to five times the annual salary without proof of good health. Coverage can be increased by two, three, or four additional levels (times the salary), up to

\$500,000 upon completion and approval of a "Proof of Good Health Form" (evidence of insurability).

Change in Family Status

If there is a change in family status such as marriage, birth, or adoption, the employee may increase his/her coverage amount by one times the annual salary without providing proof of good health (evidence of insurability). The employee must notify the Employee Benefits Division of the Department of Personnel within 60 days of the qualifying event.

Conversion Privilege

When employment ends, the employee is eligible to continue an individual life insurance policy with the City's current life insurance provider. This policy can be in an amount equal to or less than the amount of life insurance he/she had under the City of Baltimore policy. He/she will not have to provide proof of good health to receive this coverage. **The former employee will have to pay the full premium for this coverage.**

If an employee is interested in this conversion privilege, he/she must contact the Employee Benefits Division, Life Insurance Unit, at 410-396-5307 within 30 days of the date of separation from City service. Upon request for conversion information, the City will provide the separated employee in writing the name, address and phone number of the City's current life insurance provider. It will be the separated employee's responsibility to contact the provider regarding all conversion information.

BENEFICIARY

Under the City of Baltimore's optional life and/or accidental death and dismemberment plans, employees may select anyone as beneficiary(ies). Employees may change beneficiaries at any time by completing a Beneficiary Form and submitting it to the Employee Benefits Division, Department of Personnel, 201 E. Baltimore St.; telephone: 410-396-5307.

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RELATED POLICIES

AM-216-1 DEATH BENEFITS